

WHAT TO DO WHEN YOU HAVE A CAR ACCIDENT:

(compensation from your own car insurance)

- Give a **damage report by calling or e-mail**
(Fennia tel. 010 50305 or www.fennia.fi, Tapiola tel. 010 195 105 or www.tapiola.fi, Turva tel. 010 195 108 or www.turva.fi)
– the compensation decision is made by the insurance company based on your report
- In case of theft and vandalism damages, you also need to file an **incident report** to the police
- Arrange for the damages to be **inspected** at an inspection station or at a repair shop
- At the damage inspection, the extent of the damage is surveyed and the **compensation method** (repair, one-time compensation or buy-in) is agreed on
- Book a **repair time** at the repair shop
- Once they have received an invoicing clearance, the repair shop **charges** the insurance company directly for the repairs
- The claimant pays the **excess** to the repair shop
- Non-usability is compensated for in case of a car accident only when a separate interruption insurance policy is in force
- If you like, you may agree to do a **quality inspection** (free of charge) either with the damage inspector or with the repair shop

